IN THE UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF MISSISSIPPI SOUTHERN DIVISION

IN RE: MARCEL WILLIAM-LYNN BOWDEN

CHAPTER 13 Case No. 25-50152-KMS

TRUSTEE'S OBJECTION TO CONFIRMATION

COMES NOW the Chapter 13 Trustee and files this Objection to Confirmation, and in support hereof, would show the following, to-wit:

1.

This Court has jurisdiction over this matter pursuant to 28 U.S.C. § 1334. This is a core proceeding pursuant to 28 U.S.C. § 157(b).

2.

The Trustee objects to confirmation of Debtor's proposed plan (Dkt. 2), which proposes 3% to nonpriority, unsecured claimholders. The Debtor is below-median income. While Debtor's Amended Schedule J (Dkt. 18, p. 4) reflects monthly net income of \$399.41, the plan only proposes a plan payment of \$209.08 per month, thus the plan fails the disposable income test.

WHEREFORE, PREMISES CONSIDERED, the Trustee prays that this Objection be received and filed and that an Order be entered denying confirmation of Debtor's proposed plan (Dkt. 2).

DATED, this the <u>24th</u> day of <u>April</u> 2025.

Respectfully submitted,

PHILLIP BRENT DUNNAWAY

CERTIFICATE OF SERVICE

I, PHILLIP BRENT DUNNAWAY, Attorney for the Chapter 13 Trustee, do hereby certify that I have served electronically, a true and correct copy of the above and foregoing Trustee's Objection to Confirmation to:

David Asbach, Esq., United States Trustee <u>USTPRegion05.JA.ECF@usdoj.gov</u>

T.C. Rollins, Esq., for Debtor <u>trollins@therollinsfirm.com</u>

DATED this the 24th day of April 2025.

PHILLIP BRENT DUNNAWAY
MS Bar No. 100443

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